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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Hogan, et al.

Customer No.:

21003

Serial No.

09/886,486

Examiner

Jalatee Worjloh

Filed

06/22/2001

Group Art Unit:

3621

For

METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT A PSEUDO OR PROXY

ACCOUNT NUMBER

AMENDMENT

RECEIVED

AUG 3 - 2004

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

GROUP 3500

July 26, 2004 Date of Deposit

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31,300

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PTO Registration No

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July 26, 2004

Date of Signature

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action dated February 26, 2004, for the above-identified patent application.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.